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Page 1 of 23 Document Official Form 1 (04/07) United States Bankruptcy Court NORTHES DISTRICT OF ILLINOIS Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): Raul Acosta Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than state all): XXX-XX-9866 one state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State) 1928 S. GROVE BERKWYN, ILL ZIP CODE 60402 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: COOK Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for ☑ Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Ø Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities. Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 50-100-200-1,000-5.001-10,001-25,001-50,001 Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000  $\square$ П Estimated Assets ☐\$0 to **[2**]\$10,000 to □\$100,000 to □\$1 million to ☐More than \$100 million \$10,000 \$100,000 \$1 million \$100 million Estimated Liabilities □\$0 to □\$50,000 to **☑** \$100,000 to ☐\$1 million to ☐More than \$100 million

\$50,000

\$100,000

\$1 million

\$100 million

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Official Form 1 (04/0		Paye 2 01 23	Form B1, Page
Voluntary Petition (This page must be c	completed and filed in every case.)	Name of Debtor(s): RAUL ACOSTA	Torin Di, rage
	All Prior Bankruptcy Cases Filed Within Last 8 \	Cears (If more than two attach additional above)	
Location		Case Number:	Date Filed:
Where Filed:			Date Flied.
Location Where Filed:		Case Number:	Date Filed:
	ending Bankruptcy Case Filed by any Spouse, Partner, or Affil	liste of this Debtor (If more than one ottach ad	222
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	Esskikia D	
10Q) with the Securi	debtor is required to file periodic reports (e.g., forms 10K and ities and Exchange Commission pursuant to Section 13 or 15(d) hange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor whose debts are primarily of the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code, available under each such chapter. I further of debtor the notice required by 11 U.S.C. § 3420	foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief ertify that I have delivered to the
Exhibit A is at	tached and made a part of this petition.	Х	
****		Signature of Attorney for Debtor(s) (1	Date)
	Exhibit	<u></u>	
! - D - d - 3.14			
Does the debtor own (	or have possession of any property that poses or is alleged to pose a	a threat of imminent and identifiable harm to pul	olic health or safety?
Yes, and Exhib	oit C is attached and made a part of this petition.		
☑ No.			
☐ Exhibit D  If this is a joint pe	by every individual debtor. If a joint petition is filed completed and signed by the debtor is attached and netition:  also completed and signed by the joint debtor is attached.	nade a part of this petition.	
	Information Regarding th (Check any applica	e Debtor - Venue	
☑ Det pred	btor has been domicifed or has had a residence, principal place of be ceding the date of this petition or for a longer part of such 180 days	nusiness or principal access in this Director Co. 1.	80 days immediately
☐ The	ere is a bankruptcy case concerning debtor's affiliate, general partne	er, or partnership pending in this District.	
1103	otor is a debtor in a foreign proceeding and has its principal place of no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the	a detendant in an action or proceeding (i.e. C. I.	es in this District, or ral or state court] in
	Statement by a Debtor Who Resides as a (Check all applicable	Tenant of Residential Property	
□ L	andlord has a judgment against the debtor for possession of debtor	,	owing.)
		Name of landlord that obtained judgment)	
	<del>(</del>	Address of landlord)	
D Deen	ebtor claims that under applicable nonbankruptcy law, there are cirntire monetary default that gave rise to the judgment for possession,	cumstances under which the debtor would be pe, after the judgment for possession was entered.	rmitted to cure the
□ D-	ebtor has included with this petition the deposit with the court of arling of the petition.		
			t e

(	^	)
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Voluntary Petition	Form B1, Page 3
(This page must be completed and filed in every case.)	Name of Debtor(s): RAUL ACOSTA
Sir	gnatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7. If an aware that I may proceed under chapter 7. If or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Joint Debtor  630-673-5497  Telephone Number (if not represented by attorney)	I declare under penalty of perjury that the information provided in this petition is trand correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
Date //= 5 = 0 7	Date
Signature of Attorney	
Signature of Attorney X	Signature of Non-Attorney Bankruptcy Petition Preparer
Printed Name of Attorney for Debtor(s)  Firm Name  Address	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X
K Signature of Authorized Individual	
Printed Name of Authorized Individual	Date
Title of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Date	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. & 130. 18 U.S.C. & 136.

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Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT

In re RAUL ACOSTA Case No. (if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

#### Official Form 1, Exh. D (10/06) - Cont.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]			
the fi agend devel for ca withi your	If the court is satisfied with the reasons stated in your motion, it will send you an approving your request. You must still obtain the credit counseling briefing within rest 30 days after you file your bankruptcy case and promptly file a certificate from the cy that provided the briefing, together with a copy of any debt management plan oped through the agency. Any extension of the 30-day deadline can be granted only ause and is limited to a maximum of 15 days. A motion for extension must be filed in the 30-day period. Failure to fulfill these requirements may result in dismissal of case. If the court is not satisfied with your reasons for filing your bankruptcy case out first receiving a credit counseling briefing, your case may be dismissed.		
applio	□ 4. I am not required to receive a credit counseling briefing because of: [Check the cable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling		

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 11-5-07

Form B6 (10/05)

#### FORM 6. SCHEDULES

Summary of Schedules Statistical Summary of Certain Liabilities

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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Form B6A (10/05)

In re Raul Acosta	
Debtor	Case No.
2-2-43	(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3 Flat 1928 S Grovc Berwyn, III 60402	Fee Simple		425,000.00	385,000.00
	Tat	al 🖊	425,000.00	

(Report also on Summary of Schedules.)

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Form B6B (10/05)

In re Raul Acosta	Case No.
Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOINT, OR COMBENITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		1928 S. Grove Berwyn, II		500.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Chicago		2,000.00
Security deposits with public utilities, telephone companies, landlords, and others.				
Household goods and furnishings, including audio, video, and computer equipment.		1928 S Grove Berwyn, III		10,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel,		1928 S. Grove Berwyn, III		1,200.00
7. Furs and jewelry.				
Firearms and sports, photo- graphic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).				

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Form B6B-Cont. (10/05)

In re	Raul Acosta ,	Case No.
	Debtor	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, YORK, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.		Personal		12,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

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Form B6B-cont. (10/05)

	. ,		

In re Raul Acosta Debtor

Case No.	
	(If known)

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, YOINT, OR COMPANITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.		Tools		8,000.00
30. Inventory.				
31. Animals.				:
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				1

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Official l	Form	6C	(04/07)
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In re	Raul Acosta	Case No
	Debtor	(if known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims	the exemptions to which debtor is	entitled under:
(Check one bo		

(Check one box) \$136,875 7 11 U.S.C. § 522(b)(2)

11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

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Official	Form	6D	(10/96)	i
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In re Raul Acosta	Case No.
Debtor	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens. mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H ~ Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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			(Soo only on the page)			Ĺ	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data\_)

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Official Form 6D (10/06) – Cont.	
In re Raul Acosta ,	Case No.
Debtor	(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION, IF
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heet no. of continuation neets attached to Schedule of reditors Holding Secured laims		<u> </u>	Subtotal (s)►  (Total(s) of this page)				\$	\$
			Total(s) ► (Use only on last page)			-	\$	\$
			7 - 7 - 7 - 7 - 7 - 7 - 7 - 7 - 7 - 7 -				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related Data.) Case 07-20685 Doc 1 Filed 11/06/07 Entered 11/06/07 09:19:33 Desc Main Page 14 of 23 Document

Official Form 6E (04/07)

In re	Rual Acosta	Case No.
	Debtor	(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Official Form 6E (04/07) - Cont.	
In re _ Rual Acosta	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400	* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the that were not delivered or provided. 11 U.S.C. § 507(a)	te purchase, lease, or rental of property or services for personal, family, or household use, (7).
Taxes and Certain Other Debts Owed to Government	mental Units
Taxes, customs duties, and penalties owing to federal,	state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insur	red Depository Institution
Claims based on commitments to the FDIC, RTC, Dire Governors of the Federal Reserve System, or their predect § 507 (a)(9).	extor of the Office of Thrift Supervision, Comptroller of the Currency, or Board of cessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C
Claims for Death or Personal Injury While Debto	r Was Intoxicated
Claims for death or personal injury resulting from the odrug, or another substance. 11 U.S.C. § 507(a)(10).	operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on April 1, 2010, an adjustment.	d every three years thereafter with respect to cases commenced on or after the date of

\_\_ continuation sheets attached

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Official Form 6E (04/07) - Cont	
In re <u>Rual Acosta</u> , Debtor	Case No(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

		_					Type of Priority	for Claims Listed	on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.				_					
Sheet no of continuation sheets attached Creditors Holding Priority Claims	to Sche	dule of	(Tota	Su als of t	btotals his pag	<b>&gt;</b> (e)	s	\$	
			(Use only on last page of the Schedule E. Report also on ( of Schedules.)	compi	Total)		s		
		ţ	(Use only on last page of the Schedule E. If applicable, re the Statistical Summary of Co Liabilities and Related Data.)	compli port als ertain	Totals) eted so on			5	

In re Raul Acosta			Case No.	
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Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY O	CLAIMS
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(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CREDITOR'S NAME, DATE CLAIM WAS CODEBTOR AMOUNT OF CONTINGENT MAILING ADDRESS **INCURRED AND** DISPUTED **CLAIM** INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. \$ 0.00 Subtotal> continuation sheets attached Total➤ \$ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re Raul Acosta	
Debtor ,	Case No.
Deotor	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

		· · · · · · · · · · · · · · · · · · ·					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
						ĺ	
ACCOUNT NO.							
ACCOUNT NO.						<u> </u>	
ACCOUNT NO.						$\dashv$	
Sheet noofcontinuation sheets attache to Schedule of Creditors Holding Unsecured Nonpriority Claims	ed				Subtota	ı, ✓ (i	\$ 0.00
		(Report also	(Use only on last page of the co on Summary of Schedules and, if applica Summary of Certain Liabilitie	shle on th	e Statisti	F.)	

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Form B6G (10/05)

In re Raul Acosta	
Debter	Case No.
	(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Fe (10/05)

In re Raul Acosta		Case No.
	Debtor	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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In re	Raul Acosta	Case No.
	Debtor	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital	DEPEND	ENTS OF DEBTOR A	ND SPOUSE	
Status: Single	RELATIONSHIP(S): NONE		AGE(S):	
Employment:	DEBTOR		SPOUSE	
Occupation Carpe	nter			
Name of Employer	Self Employed			
How long employed Address of Employ	20 1 0013		<del></del>	
Address of Employ	Same as Debtor			
COME: (Estimate of	of average or projected monthly income at time	DEBTOR	SPOUSE	
case f			31 0032	
		§ 3,500.00	<u> </u>	
	es, salary, and commissions	_		
(Prorate if not pa Estimate monthly of	ru monuny) Wertine	\$	_ \$	
	, creme			
SUBTOTAL		A		
		\$ <u>3,500.00</u>	<u>\$</u>	
LESS PAYROLL I				
a. Payroll taxes an	d social security	\$ 550.00	\$	
<ul> <li>b. Insurance</li> <li>c. Union dues</li> </ul>		\$	<u>\$</u>	
<ul><li>d. Other (Specify):</li></ul>		2	\$	
a. Other (openity).		Φ	.b	
SUBTOTAL OF PA	AYROLL DEDUCTIONS	\$ 550.00	\$	
TOTAL NET MON	ITHLY TAKE HOME PAY	<del>- 000,00</del>	<u> </u>	
TOTAL NET MOP	THE TAKE HOME PAY	\$ <u>2,950.00</u>	<u> </u>	
Regular income fro	m operation of business or profession or farm	<b>*</b>		
(Attach detailed s	tatement)	3	\$	
Income from real pr	roperty	\$	\$	
Interest and dividen		\$ <u>1,700.00</u>	S	
Alimony, mainten	ance or support payments payable to the debtor for or that of dependents listed above	\$	\$	
	or that of dependents listed above government assistance			
(Specify):	government assistance	•	_	
Pension or retireme	ent income	2	\$	
Other monthly inco	ome	s	\$	
(Specify):	·····	\$	\$	
CLIDTOTAL OF L	NIEG # TIPOUOU 10			
SUDICIAL OF L	INES 7 THROUGH 13	\$ <u>1.700.00</u>	<u> </u>	
AVERAGE MON	THLY INCOME (Add amounts shown on lines 6 and 14)	\$ 4,650.00	\$	
		_		
from line 15: if there is	RAGE MONTHLY INCOME: (Combine column totals	\$_4.65		
Som more to, if there is (	only one debtor repeat total reported on line 15)	(Report also on Sumn	nary of Schedules and, if applicable,	
		on Statistical Summar	y of Certain Liabilities and Related Data)	
Describe any increa	ase or decrease in income reasonably anticipated to	occur within the year	following the filing of this 1	
•	and of the second secon	minimi the year !	concerning the thing of this document:	

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In re Raul Acosta	
Debtor	Case No
Dento	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average of weekly, quarterly, semi-annually, or annually to show r	or projected monthly expenses of the debtor and the debtor's fail monthly rate.	mily at time case filed. Prorate any payments made bi-
	ebtor's spouse maintains a separate household. Complete a sep	arate schedule of expenditures labeled "Spouse."
1. Rent or home mortgage payment (include lot rented f		
	No	\$
	No	
Utilities: a. Electricity and heating fuel		
b. Water and sewer		\$
c. Telephone		\$
d. Other		\$
3. Home maintenance (repairs and upkeep)		\$
4. Food		\$
5. Clothing		\$
6. Laundry and dry cleaning		\$
7. Medical and dental expenses		\$
8. Transportation (not including car payments)		\$
9. Recreation, clubs and entertainment, newspapers, mag	azines, etc.	\$
10.Charitable contributions	,	\$
11. Insurance (not deducted from wages or included in ho	eme mortgage payments)	\$
a. Homeowner's or renter's	0.6. bal market	
b. Life		\$
c. Health		\$
d. Auto		\$
e. Other		\$
12. Taxes (not deducted from wages or included in home in (Specify)	nortgage narments)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases	do not list nevments to be in the district	\$
a. Auto	, do not list payments to be included in the plan)	
b. Other		\$
c. Other		\$
14. Alimony, maintenance, and support paid to others		\$
15. Payments for support of additional dependents not living	ng at your home	\$
16. Regular expenses from operation of business, profession	On, or farm (attach detailed statement)	\$
17. Other	, see and (state)	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17 if applicable, on the Statistical Summary of Certain Lia	Report also on Commence - CG 1 11	\$ \$ 0.00
19. Describe any increase or decrease in expenditures reason	onably anticipated to occur within the year following the filing of	of this document:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	ſ	
b. Average monthly expenses from Line 18 above	-	\$
c. Monthly net income (a. minus b.)		\$_0.00
·		\$

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In re <u>Raul Acosta</u> ,  Debtor	Case No(if known)
	(II KIIOWB)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

11 - 20	and correct to the best of my knowledge, information, and belief.
Date $1/-5-01$	
	Signature: Debtor
Date	7
	Signature:(Joint Debtor, if any)
DECLADATION AND SIGNATURE	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE O	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
under 11 U.S.C. §§ 110(b), 110(h) and 342(b) setting a maximum fee for services chargeable	I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this ed the debtor with a copy of this document and the notices and information required e; and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) by bankruptcy petition preparers, I have given the debtor notice of the maximum ing for a debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any,	Social Country N
of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, st partner who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person,
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individual individual:	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an
lf more than one person prepared this document, attach ad	dditional signed sheets conforming to the appropriate Official Form for each person.
	provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
A bankruptcy petition preparer's failure to comply with the both. 11 U.S.C. § 110; 18 U.S.C. § 156.	. ,
-	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
DECLARATION UNDER PENALT	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the president of the personal of the president of the personal or other officer or an authorized agent of the personal of the personal of the personal or other officer or an authorized agent of the personal or other order of the personal or other order order or other order order or other order order order order or other order
DECLARATION UNDER PENALT  I, the or an authorized agent of the partnership ] of the nation of the period of period of the pe	[the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor
I, the	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the president of the personal of the president of the personal or other officer or an authorized agent of the personal of the personal of the personal or other officer or an authorized agent of the personal or other order of the personal or other order order or other order order or other order order order order or other order
DECLARATION UNDER PENALT  I, the or an authorized agent of the partnership ] of the nation of the period of period of the pe	[the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor at I have read the foregoing summary and schedules, consisting of sheets (total are true and correct to the best of my knowledge, information, and belief.
I, the	[the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor
I, the	[the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor at I have read the foregoing summary and schedules, consisting of sheets (total are true and correct to the best of my knowledge, information, and belief.
DECLARATION UNDER PENALT  I, the or an authorized agent of the partnership ] of the nature of the partnership is the nature of the	[the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor at I have read the foregoing summary and schedules, consisting of sheets (total are true and correct to the best of my knowledge, information, and belief.  Signature: